



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Formed in the State of Florida*

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*Attorney for Toyota Motor Credit Corporation*

In re:

Eduardo Prado

Debtor.

Order Filed on January 13, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter: 13

Case No.: 19-20675-VFP

Hearing Date: January 7, 2021

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING MOTION  
TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: January 13, 2021**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Eduardo Prado  
Case No.: 19-20675-VFP  
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay and Co-Debtor Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2018 Toyota Camry; VIN: 4T1B11HK1JU086085** (“Vehicle”) provided that the Debtor complies with the following:
  - a. Resume making the regular monthly payments to Creditor as they become due beginning with the February 21, 2021 payment.
2. All payments due hereunder shall be sent directly to the Creditor at the following address: **Toyota Motor Credit Corporation, P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.**
3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.
4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for the Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

**STIPULATED AND AGREED:**

*/s/ David Beslow*

David Beslow, Esquire  
Goldman & Beslow, LLC  
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*Counsel to Debtor*

*/s/ Gavin N. Stewart*

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